IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/037,827

Filed : January 3, 2002 Applicant : Dean A. Seifert et al.

Title: Method For Receiving Electronically Transferred Funds Using

An Automated Teller Machine

Art Unit : 3693

Examiner : Jason M. Borlinghaus

Confirmation No. : 6573 Customer No. : 29052 Atty. Docket No. : 26466-0045

RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandría, VA 22313-1450

Sic

Responsive to the Office Action dated January 5, 2009, the Applicant submits the following amendments and remarks. In light of these amendments and remarks, the Applicant respectfully asserts that all of the claims are patentable, and that the application be allowed.

Claims begin on page 2 of this paper.

Remarks begin on page 9 of this paper.

Conclusion begins on page 13 of this paper.